THE GARDEN ISLAND

MAKE A BUDGET

Many are the ways to start the New Year right. None is better than thinking straight about money matters. Master money matters or they will master you, the slogan of the Y. M. C. A.'s National Thrift Week, is a slogan well worth adopting in the year 1922. Never was there a time when persons should be more careful about finances.

In the post-war era, every little leak should be stopped not only for the sake of the individual, but for the welfare of the country. Everyone handling money, no matter how small the amount, should make a

Persons should know just where the money goes. This is only possible when a record of expenditures is kept. By making a budget a person knows in advance what expenses will be. By this plan one is able to work well within the income and save.

Persons who follow the budget are forming character, making friends and progress. The budget plan gives one a measuring rod with which to scale his position in a community.

On the program of the National Thrift Week has been set aside a day to be known as "Family Budget Day," so as to emphasize the advantage of keeping personal and family finances by this plan. The co-operation of the individual in this matter will mean much at this time for the individual and the nation. The day should start persons thinking in terms of judicious spending. Wives should co-operate with their husbands in this matter. The better half can do much toward cutting expenses by adopting the budget plan.

THE AUTOMOBILE CLUB AND ESTRAYS

Loose animals are continually endangering the lives of the motoring public upon our highways, and it is only going to be a question of time until there will be an accident with loss of life caused by these animals. We venture to say there is not a motorist upon this island who cannot tell of near-accidents he has had on this account.

The Kauai Automobile Club has done a lot to make our roads safe to drive upon, and the members are to be congratulated upon their good work in this respect. If they will include in their activities the reporting of stray animals they find upon the public highway to the police department, as soon as they can get to a phone, it will help greatly in the abatement of this nuisance.

The trouble is, the motorist, in nine cases out of ten, in finding estrays will cuss everything in general and the police department in particular, then forget all about the matter, or, if they report to the police it will be several hoours or days after they have seen the estrays. Then, of course, it is too late for the police to do anything.

FORD SOLVES THE MILITARY PROBLEM

Henry Ford has solved the military and naval problem. He has offered to buy the navies of the world at junk prices and convert them into useful articles of peace, such as agricultural machinery, automobiles and such other devices as his fancy may direct, provided the nations will agree to disarm. He says he is fully prepared to finance the undertaking and with acetylene torches and electricity cut the warships to pieces and make useful things out of them.

Mr. Ford favors complete disarmament upon the sea, and he is willing to buy the ships in order to secure raw materials for manufacture into automobiles, etc. He must have the materials from some source, and if the nations are now prepared to abandon their naval programs they will find a market for the junk and will not be obliged to suffer a total loss as would be the case if the vessels were sunk.

Mr Ford wants the whole world outfit of fighting craft, and once the ships are in his possession no nation will need fear an attack from another from the sea, and the tax-burdened people would be freed from the yoke of servitude for naval construction and the support of a naval institution.

Mr. Ford further offers to relieve the unemployment situation that would arise from the scrapping of the navies by giving employment to thousands of men in his factories and other departments of his business, and indirectly to many thousands more who will be employed in the transportation, sale, and use of machines he will manufacture, as well as in the business his machines will create

Now that the disarmament proposition is before the delegates of the Washington conference, and America ready and willing to take the first steps in disarmament, and Mr. Ford offering to buy the ships at their junk value, there should be no obstacle in the way of a speedy settlement of the disarmament proposition. The money each nation will receive for its useless ships will help to pay the debts of the nations, and by relieving the people of an enormous burden of taxation hasten the day when the debts will be paid and the world settled down to a program of peace and international harmony.

WASTED ENERGY

Scientists have discovered that 90 per cent of the coal the world burns is wasted. A chemist will take a lump of coal and produce from it heat ,tar, gas, ammonia, carbolic acid, benzoline, synthetic sugar, high explosives, dyes, and a long list of chemicals. When coal is burned in a furnace four-fifths of the heat is lost up the chimney and all the chemicals and other products that the chemist takes from it.

Future generations will need some of the coal that is being wasted with so little that for those to come.

There is one opportunity for economy. All about us there are dozens of opportunities for economy. The rivers are flowing to the sea with little heed paid to the power, light, and heat that might be developed if they were properly harnessed to develop the energy they possess. To be sure many rivers have been made to produce power at convenient places for the building of dams; but there are long stretches of flowing water that yield no energy for the benefit of man, and all of which might be utilized with proper methods of power development.

The waves of the oceans are pounding against our shores wasting their tremendous energy in fruitless hammerings upon rockbound costs, or in wearing away the sandy shores. The tides are rising and falling twice in 24 hours and developing little energy for the benefit of mankind.

The heat of the sun is scorching millions of square miles of the earth's surface and wasting its energy in desolating what might be fruitful sections. With proper mechanism much of this wasted heat might be collected and developed into energy that should be beneficial to human kind.

The winds are blowing hot, and cold, fast and furious, all over the world, and in them are untold millions of horsepower that could be converted into heat, light, and power for manufacturing purposes.

Our forests are being cut off at an alarming rate for conversion into paper, and future generations will be forced to use other building material than wood in the construction of buildings and for the purposes for which wood is now used, and all this while the great corn-belt of the Middle West annually produces the raw materials from which sufficient paper can be made to supply every demand of the country, and that material is nothing more not less than corn-stalks. Not only will the corn-stalks furnish the nation's paper supply, but in their manufacture into pulp and paper the by-product of alcohol will pay the cost of production and afford relief for the already over-taxed oil wells; for the alcohol thus produced is a better fuel for energizing automobiles than gasoline that is being so rapidly consumed.

The smoke and gases that escape from the chimneys of every manufacturing plant are worth a fortune to those who will utilize them, and the time will come when they will serve a purpose now little realized.

The garbage that is annually emptied upon the city dumps will in future ages be converted into many things useful to man.

The sewers are annually carrying away billions of dollars worth of valuable chemicals, fertilizers, and economic utilities, while the soil of America is suffering for the restorative elements thus wasted.

There seems to be no limit to man's wastefulness and there are opportunities everywhere for the chemist and the economist to reap unlimited fortunes in redeeming the energy that is now being wasted.

The only collar that galls the free American is the one the laundry has tried to convert into a saw.—Springfield State-Register.

How can Obregon expect us to recognize Mexico? It doesn't look like the same old place since he's been president of it.—New York World.

And now comes the season when the wise hunter disguises himself as a deer.—Detroit Free Press.

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Most of the people of the United States plan to accumulate money and many actually try. A fairly large number succeed. The majority fail.

With the exception of those who have met unfortunate circumstances, those who do not accumulate money usually fail because they have not adopted a definite plan for building up financial independence.

If you are one of those who have not yet started on the road to financial ease, would it not be well to try a definite plan and stick to it?

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